

Applicants respectfully request the entering of the drawings and passing the case to issuance.

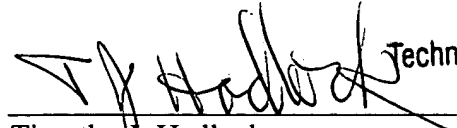
Please charge Deposit Account No. 03-1620 for any fees in connection with this request. Two additional copies of this communication are enclosed herewith.



Respectfully submitted,

RECEIVED

JUN 25 2001


Technology Center 2100
Timothy J. Hadlock
Attorney for Applicant
Reg. No. 35,531
(925) 973-4532

TJHadlock:pik
Enclosure - Figures 1-9

June 18, 2001

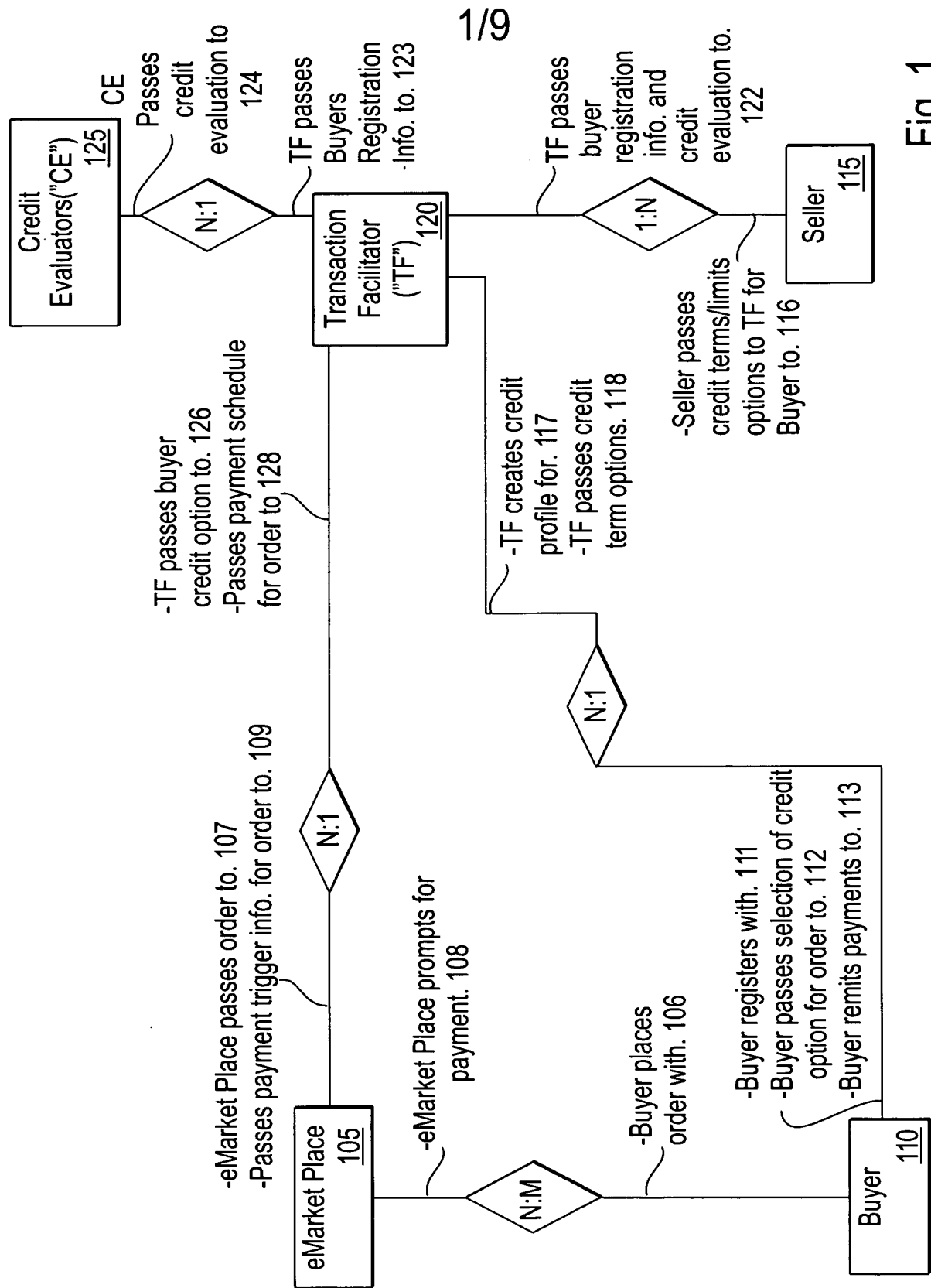


Fig. 1

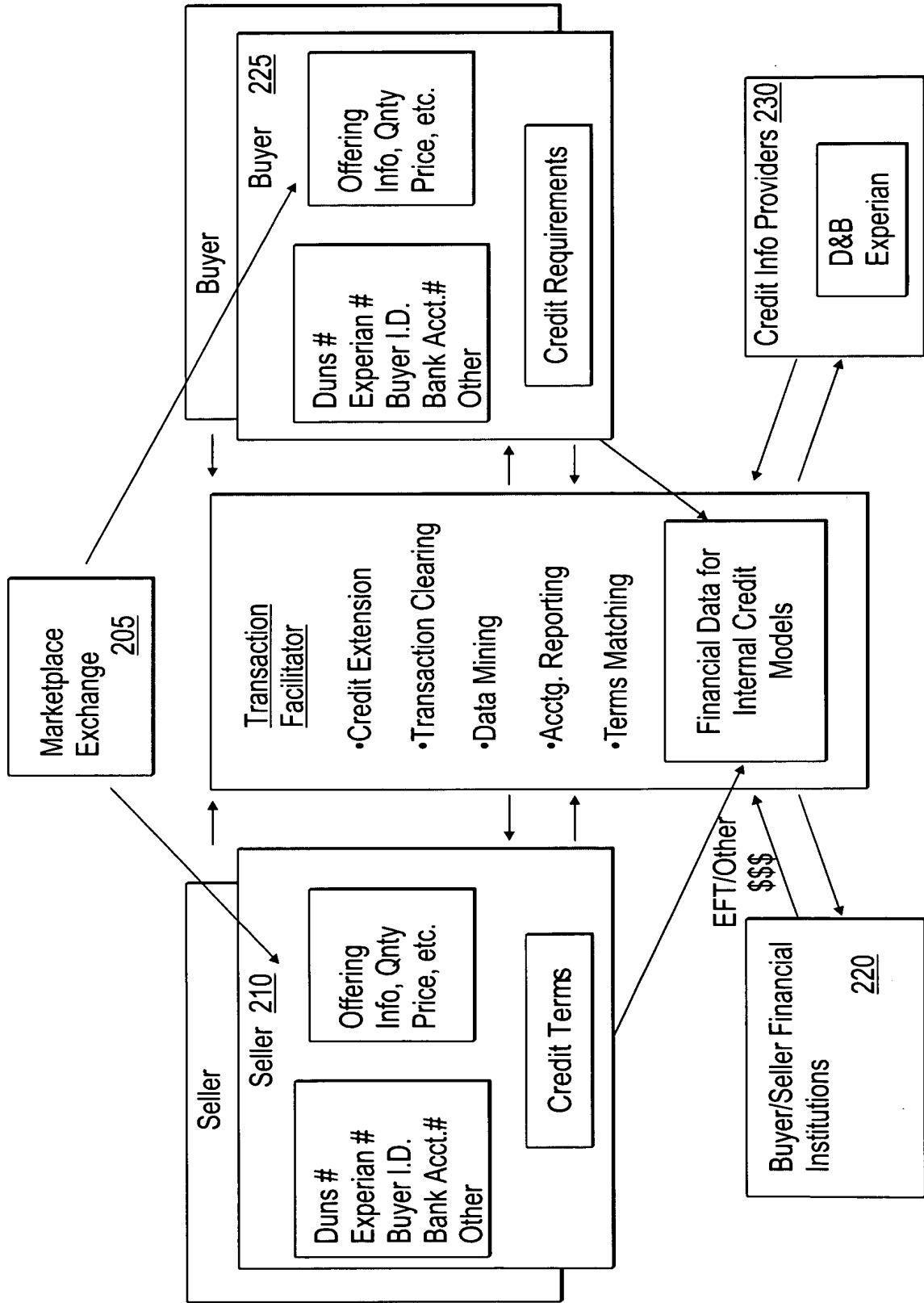


Fig. 2

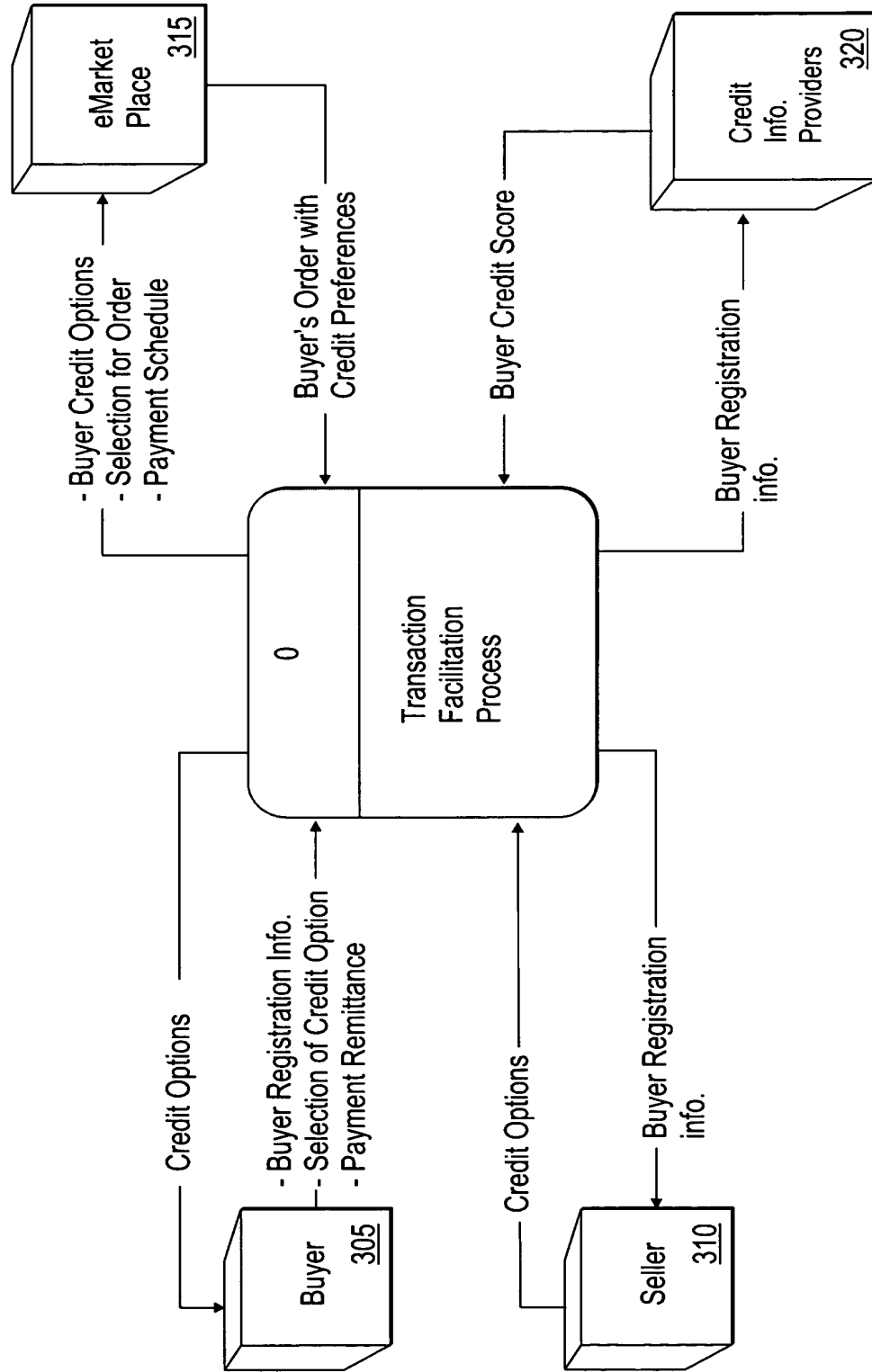


Fig. 3

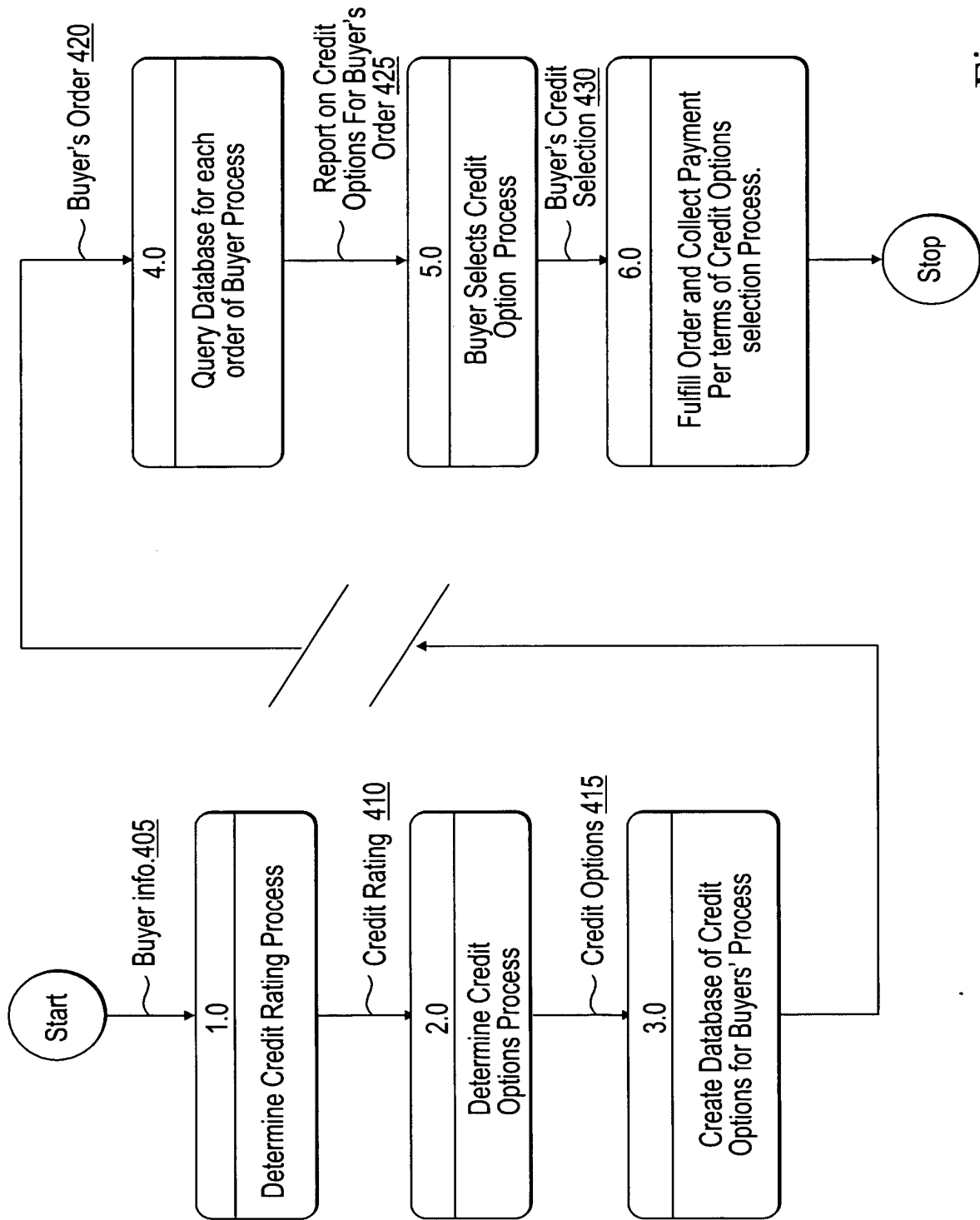


Fig. 4

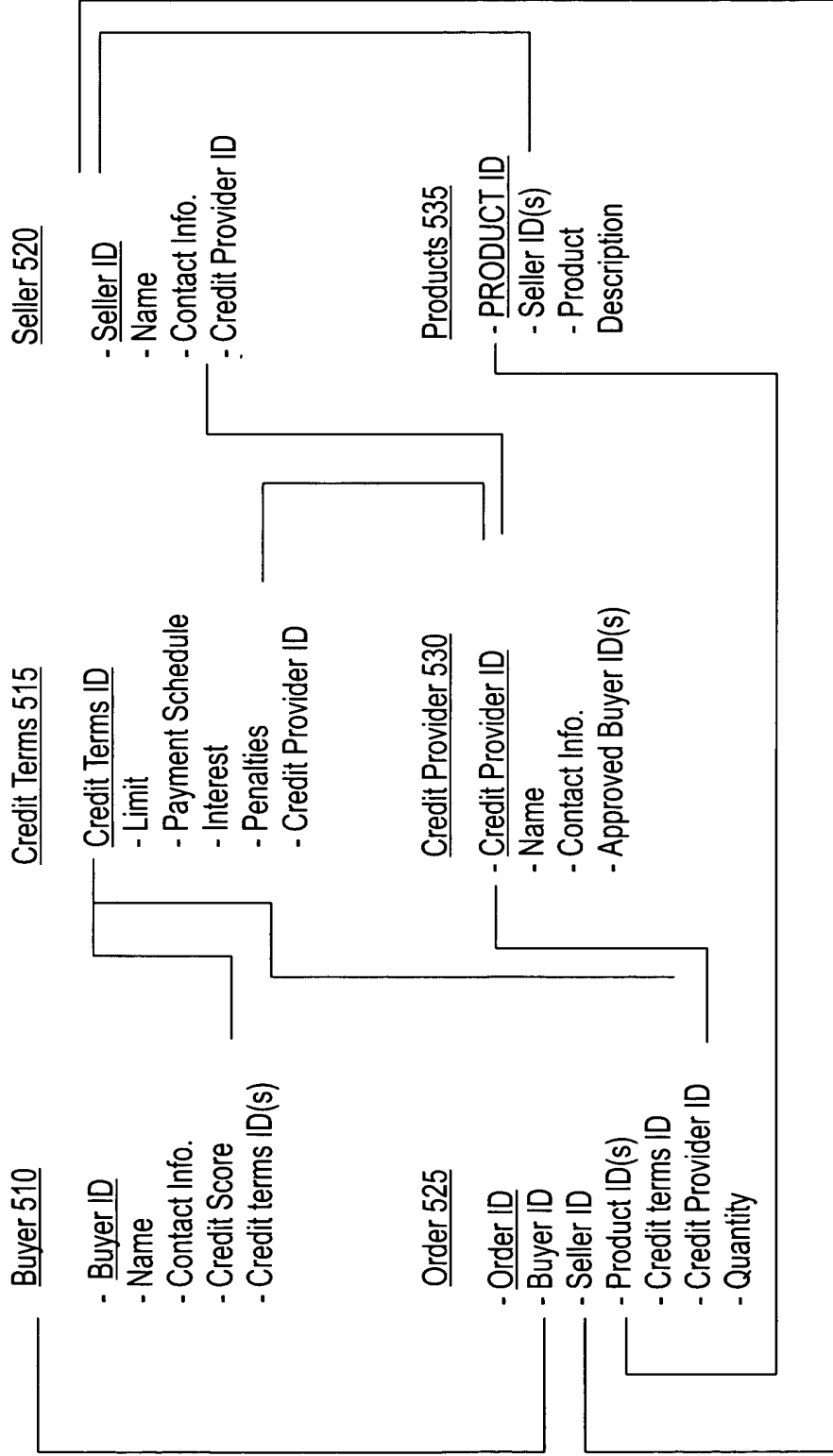


Fig. 5

```

SELECT *
FROM SELLER1, SELLER2, SELLER_N
WHERE (SELLER_N.Attribute 1
OR
SELLER_N.ATTRIBUTE 2
OR
SELLER_N.ATTRIBUTE_N = '____Insert Buyers Credit Preferences____
AND SELLER_N.ATTRIBUTE_N = BUYER Attribute _N;

```

Fig. 6A

```

SELECT *
FROM CREDIT_TERMS
WHERE (CREDIT_TERMS.Attribute 1
OR
CREDIT_TERMS.ATTRIBUTE 2
OR
CREDIT_TERMS.ATTRIBUTE_N)=____Insert Buyers Credit Preferences____
AND CREDIT_TERMS ATTRIBUTE_N = BUYER.Attribute_N;

```

Fig. 6B

Seller	Other/ Specific #Days	N/10	30	60	90	120
3rd Party Cards						
ACH/ EFT						
Debit						
Proc card						
B2B/B2C Exchange						
External						

Buyer	Other/ Specific #Days	N/10	30	60	90	120
3rd Party Cards						
ACH/ EFT						
Debit						
Proc card						
B2B/B2C Exchange						
External						

Fig. 7

Seller	Other/ Specific #Days	N/10	30	60	90	120
3rd Party Cards						
ACH/ EFT						
Debit						
Proc card						
B2B/B2C Exchange						
External						

805

	Other/ Specific #Days	N/10	30	60	90	120
B2Bxch						
3rd Party Cards						
ACH/ EFT						
Debit						
Proc card						
B2B/B2C Exchange						
External						

815

8/9

810

Fig. 8

Seller	Other/ Specific #Days	N/10	30	60	90	120
3rd Party Cards						
ACH/ EFT						
Debit						
Proc card						
B2B/B2C Exchange						
External						

905

	Other/ Specific #Days	N/10	30	60	90	120
B2Bxch						
3rd Party Cards						
ACH/ EFT						
Debit						
Proc card						
B2B/B2C Exchange						
External						

915

9/9

910

Fig. 9